

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re:

REYNALDO ACOSTA

Debtor(s)

Case No. 15-70503-M-13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Cindy Boudloche, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/05/2015.
- 2) The plan was confirmed on 05/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/25/2017.
- 5) The case was dismissed on 07/18/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$148,194.88.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$128,100.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$128,100.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,525.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$10,800.98
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$15,325.98
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	14,273.61	NA	NA	0.00	0.00
BMO HARRIS BANK N A	Secured	4,288.71	4,288.71	4,288.71	823.36	171.11
BMO HARRIS BANK N A	Unsecured	NA	27,692.91	27,692.91	0.00	0.00
BMO HARRIS BANK N A	Secured	77,692.91	50,000.00	50,000.00	13,841.18	1,931.57
CAPITAL ONE BANK	Unsecured	1,013.26	NA	NA	0.00	0.00
CHASE	Unsecured	7,959.61	NA	NA	0.00	0.00
CHASE	Unsecured	3,109.29	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	347.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	5,173.59	5,173.59	5,173.59	0.00	0.00
FINANCIAL CORP OF AMERICA	Unsecured	50.00	NA	NA	0.00	0.00
HIDALGO COUNTY	Secured	4,854.04	4,854.04	4,854.04	756.96	491.40
HIDALGO COUNTY	Secured	1,614.69	1,614.69	1,614.69	251.80	150.88
HIDALGO COUNTY	Secured	1,614.69	1,614.69	1,614.69	251.80	150.88
HIDALGO COUNTY	Secured	7,222.46	7,222.46	7,222.46	1,126.30	731.17
IRS SPECIAL PROCEDURES BRANCH	Priority	10,373.04	10,373.04	10,373.04	0.00	0.00
IRS SPECIAL PROCEDURES BRANCH	Unsecured	NA	22,626.53	22,626.53	0.00	0.00
LACKS VALLEY STORES	Unsecured	1,210.00	NA	NA	0.00	0.00
NAFT FEDERAL CREDIT UNION	Unsecured	0.00	NA	NA	0.00	0.00
NAFT FEDERAL CREDIT UNION	Secured	19,356.53	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Unsecured	2,846.00	NA	NA	0.00	0.00
PACCAR FINANCIAL CORP	Secured	41,827.47	41,827.47	41,827.47	30,634.32	2,819.57
SEARS CBNA	Unsecured	1,600.86	NA	NA	0.00	0.00
SECURITY SERVICE FCU	Secured	1,823.76	1,823.76	1,823.76	405.36	70.06
SELECT PORTFOLIO SERVICING INC	Secured	82,728.00	185,106.77	79,970.98	30,214.54	0.00
SELECT PORTFOLIO SERVICING INC	Secured	69,312.23	69,312.23	69,312.23	13,306.70	2,991.74
SPECIALIZED LOAN SERVICING LLC	Secured	5,567.31	7,925.06	7,925.06	1,521.46	342.08
SPECIALIZED LOAN SERVICING LLC	Secured	27,970.80	46,632.04	27,038.44	9,789.78	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$107,009.42	\$40,004.32	\$0.00
Mortgage Arrearage	\$77,237.29	\$14,828.16	\$3,333.82
Debt Secured by Vehicle	\$93,651.23	\$44,880.86	\$4,821.20
All Other Secured	\$19,594.59	\$3,210.22	\$1,695.44
TOTAL SECURED:	\$297,492.53	\$102,923.56	\$9,850.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,373.04	\$0.00	\$0.00
TOTAL PRIORITY:	\$10,373.04	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,493.03	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$15,325.98</u>	
Disbursements to Creditors	<u>\$112,774.02</u>	
TOTAL DISBURSEMENTS :		<u>\$128,100.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2017

By: /s/ Cindy Boudloche

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

I Certify that on or about October 04, 2017, a copy of the forgoing Trustee's Final Report was served electronically on all parties requesting electronic notice or by United States Mail to the Debtor listed below:

REYNALDO ACOSTA
413 W EBONY
SAN JUAN, TX 78589

/s/ Cindy Boudloche

Cindy Boudloche, Trustee